

TOWN OF VERNON**Contract # 2039 – 11/15/2018****Agent of Record/Broker Services for Health Insurance Coverage and Related Ancillary Products
For The Town of Vernon, Connecticut and Vernon Board Of Education**

All questions should be directed to Dawn Maselek, Assistant Town Administrator, **by e-mail at dmaselek@vernon-ct.gov, not later than 1:00 PM, Thursday, November 8, 2018.** Answers to questions will be posted online on the Town and DAS websites by **Tuesday, November 13, 2018.**

Questions received through November 6 2018

QUESTIONS	ANSWERS
1. How many employees on the Town side? On the BOE side?	TOWN: Currently, there are 198 eligible employees. BOARD: Currently, there are 655 eligible employees.
2. How many < 65 retirees on the Town side? On the BOE side?	TOWN: 10 BOARD: 38
3. How many >65 retirees on the Town side? On the BOE side?	TOWN: 0 BOARD: 282
4. Do you have an OPEB trust established? b) Do you fund it? c) Do you pay retiree benefits out of the trust?	Yes Yes No
5. What ancillary products do you currently offer?	The Town offers Long Term Disability, Accidental Death and Dismemberment, Short Term Disability, supplemental Vision, Dental, Accident, Cancer and Employee Assistance products.
6. Who is your current broker?	USI
7. When was the last time Vernon issued an RFP for an insurance broker?	May 2015
8. Was a change made at that time?	Please provide clarification on this question.
9. With whom is Vernon currently insured for medical insurance?	The Town is contracted with Connecticare and Anthem (Retirees).
10. Is your medical insurance fully or partially self-insured? b) How long has that been the case?	The Town is fully insured for Medical insurance and self-insured for Dental insurance. Unknown
11. Are the Insurance Requirements listed as (7) to be provided as part of the RFP response or as part of the contracting step with the successful RFP responder?	Please provide evidence of insurance coverage as listed in 7 as part of your RFP response. Additional insurance requirements may be discussed as part of contract negotiation with the successful bidder.
12. Is the current broker compensated by fee or commission?	Commission
13. What is the desired form of broker compensation going forward?	The Town will make this determination based on the Scope of Services and Fee Schedules provided after evaluating responding Proposals.
14. What is Vernon doing currently with respect to Wellness?	The Town (including BOE) does not offer a formal wellness program.
15. Given that AM Best rates insurance companies and not brokers, what form of rating or credentialing would you like to see from the brokers responding to this RFP?	Brokers should provide license verification from the Connecticut Insurance Department including verification of the Firm's license, and license verification of key personnel listed in RFP response. Also, provide details on your firms' financial status and stability.

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<p>16. The timeline for questions to be posted and RFP's to be submitted is extremely tight. Understanding that you need time to provide answers and then we need time to work those answers into our responses, would it be possible to extend the due date to Tuesday of the following week, November 20th?</p>	<p>The town will post answers to questions received periodically and will provide a final document containing all questions/answers on November 13, 2018.</p> <p>All RFP's are due by no later than 11:00 am on Thursday, November 15, 2018</p>
<p>17. On page 4, letter "i" - Are you referring to professional organizations such as GFOA (Government Finance Officers Association) and ConnPERLA (Connecticut Public Employers Labor Relations Association)?</p>	<p>Yes</p>